

April 15, 2013

To: All Louisiana Citizens Property Insurance Corporation Producers

Rate Level Changes

Personal Lines Policies

The Louisiana Department of Insurance has approved the following changes to the property insurance rate levels for Personal Lines policies written by Louisiana Citizens Property Insurance Corporation. The approved rate changes are applicable to all new business and renewal policies effective June 1, 2013.

The approved revisions to the rates result in an overall increase of 5.1% for the FAIR Plan and 30.1% for the Coastal Plan policies. The increase on a statewide basis is 7.4%. The attached document outlines the rate level change by line of business and territory.

The new rates will be available for quoting April 10, 2013. To obtain a quote using the new rates, simply change the requested effective date to June 1, 2013 or later. The EPIC Quote screen will allow you to advance the requested effective date up to forty days from the date the quote is generated. The EPIC Quote screen will not allow you to back date the requested effective date.

All policies effective on or after June 1, 2013 will be priced using the new rates, irrespective of when the quote was generated.

LCPIC 2013 Personal Lines Rate Changes With 1 In 100 Year Reinsurance Costs

Parish	HO-3		Dwelling Fire		Renters		Mobile Homes		Wind Only		Total
	2011 Written Premium	Rate Change	2011 Written Premium	Rate Change	2011 Written Premium	Rate Change	2011 Written Premium	Rate Change	2011 Written Premium	Rate Change	Rate Change
<u>FAIR Plan</u>											
Acadia	\$140,399	-0.6%	\$422,863	6.8%	\$4,100	0.7%	\$100,748	20.9%	\$248,542	-0.4%	5.2%
Allen	\$10,709	14.5%	\$99,985	0.5%	\$0	16.4%	\$15,697	4.3%	\$480	6.8%	2.2%
Ascension	\$165,072	7.8%	\$272,739	41.4%	\$2,543	29.1%	\$73,257	13.5%	\$100,702	32.5%	27.5%
Assumption	\$297,175	11.5%	\$333,170	-8.7%	\$1,764	0.3%	\$195,715	1.2%	\$143,871	-0.9%	0.6%
Avoyelles	\$32,699	1.9%	\$88,605	-5.7%	\$133	16.0%	\$15,372	4.6%	\$187	26.0%	-2.7%
Beauregard	\$7,324	14.5%	\$91,312	2.5%	\$366	-0.5%	\$30,412	4.2%	\$118	6.9%	3.6%
Bienville	\$10,430	28.7%	\$26,401	-2.7%	\$0	27.4%	\$1,868	-1.5%	\$0	23.8%	5.9%
Bossier	\$54,802	0.9%	\$28,766	-15.3%	\$265	56.1%	\$4,994	-1.5%	\$2,408	26.7%	-3.5%
Caddo	\$339,346	16.6%	\$317,139	-14.7%	\$1,723	56.6%	\$3,841	-1.5%	\$8,678	26.2%	1.9%
Calcasieu	\$759,093	-0.5%	\$1,328,771	5.3%	\$5,327	21.1%	\$455,653	13.7%	\$333,590	0.0%	4.5%
Caldwell	\$1,090	16.6%	\$6,333	-4.4%	\$0	-46.7%	\$2,225	-1.3%	\$0	27.3%	-1.3%
Cameron	\$43,356	-25.9%	\$184,245	-6.8%	\$0	-0.2%	\$176,380	22.9%	\$153,798	-10.0%	0.2%
Catahoula	\$4,426	16.1%	\$74,108	-3.7%	\$0	56.3%	\$11,603	4.5%	\$36	27.3%	-1.7%
Claiborne	\$15,840	28.7%	\$49,808	-4.4%	\$0	-10.0%	\$4,388	-1.3%	\$0	25.0%	3.3%
Concordia	\$12,484	16.1%	\$117,392	-3.7%	\$689	9.9%	\$9,004	4.5%	\$58	26.0%	-1.3%
DeSoto	\$4,332	16.6%	\$6,340	-3.1%	\$0	37.0%	\$2,503	-1.5%	\$1,469	25.0%	5.8%
East Baton Rouge	\$994,231	7.4%	\$1,374,570	0.7%	\$7,605	14.6%	\$17,150	4.5%	\$568,304	18.8%	6.5%
East Carroll	\$6,298	27.3%	\$32,009	-1.5%	\$0	50.7%	\$2,178	4.5%	\$0	27.3%	3.3%
East Feliciana	\$28,877	2.6%	\$24,479	1.2%	\$0	8.4%	\$1,969	4.3%	\$1,540	6.5%	2.2%
Evangeline	\$33,739	14.5%	\$96,554	-8.7%	\$176	0.9%	\$27,278	4.2%	\$2,213	6.9%	-1.4%
Franklin	\$7,360	16.1%	\$27,658	-2.2%	\$0	-23.7%	\$4,042	-1.3%	\$0	27.3%	1.3%
Grant	\$16,823	15.0%	\$72,253	-4.0%	\$172	63.0%	\$20,712	-1.3%	\$0	27.3%	-0.5%
Iberia	\$729,666	-0.2%	\$1,081,279	-5.0%	\$5,563	-2.5%	\$425,367	8.6%	\$1,449,199	6.5%	2.0%
Iberville	\$102,556	5.7%	\$180,127	1.2%	\$1,313	13.5%	\$39,710	13.4%	\$32,648	37.4%	7.2%
Jackson	\$8,610	28.7%	\$18,219	-24.9%	\$0	56.3%	\$4,179	-1.3%	\$0	27.3%	-6.8%
Jefferson	\$11,543,970	6.1%	\$13,003,371	8.6%	\$114,063	82.3%	\$68,870	11.2%	\$9,331,903	3.3%	6.6%
Jefferson Davis	\$73,957	2.5%	\$216,262	0.4%	\$3,509	-0.3%	\$51,380	0.7%	\$107,764	-0.4%	0.6%
Lafayette	\$472,219	-30.0%	\$1,785,141	-11.0%	\$9,412	0.0%	\$388,236	0.0%	\$897,923	6.8%	-7.8%
Lafourche	\$2,319,864	24.9%	\$1,472,513	6.0%	\$14,662	-0.9%	\$579,316	10.9%	\$1,410,318	6.2%	14.1%
La Salle	\$10,208	4.0%	\$27,213	-3.5%	\$0	17.6%	\$1,437	-1.5%	\$47	27.3%	-1.4%
Lincoln	\$32,491	21.6%	\$113,150	-2.4%	\$0	56.1%	\$1,606	-1.3%	\$0	27.3%	2.9%
Livingston	\$82,511	10.9%	\$188,235	-0.2%	\$845	18.8%	\$28,556	4.3%	\$54,860	6.7%	3.9%
Madison	\$13,389	16.1%	\$73,099	-4.2%	\$0	56.3%	\$1,828	4.6%	\$0	27.3%	-0.9%
Morehouse	\$10,901	13.5%	\$113,659	-2.6%	\$0	55.1%	\$5,458	-1.5%	\$0	27.3%	-1.2%
Natchitoches	\$25,394	12.9%	\$168,336	4.7%	\$976	53.6%	\$18,162	-1.3%	\$1	27.3%	5.4%
Orleans	\$30,819,088	-2.1%	\$24,404,544	12.0%	\$146,875	-2.0%	\$6,138	11.1%	\$3,644,692	3.7%	4.1%
Ouachita	\$158,863	13.4%	\$325,223	0.7%	\$265	43.4%	\$11,335	-1.3%	\$16	25.4%	4.7%
Plaquemines	\$189,083	6.0%	\$385,700	11.4%	\$12,474	0.0%	\$168,180	22.9%	\$493,679	3.3%	8.8%

LCPIC 2013 Personal Lines Rate Changes With 1 In 100 Year Reinsurance Costs

Parish	HO-3		Dwelling Fire		Renters		Mobile Homes		Wind Only		Total
	2011 Written Premium	Rate Change	2011 Written Premium	Rate Change	2011 Written Premium	Rate Change	2011 Written Premium	Rate Change	2011 Written Premium	Rate Change	Rate Change
<u>FAIR Plan</u>											
Pointe Coupee	\$49,784	12.0%	\$119,442	0.5%	\$0	7.1%	\$10,954	4.6%	\$2,552	6.7%	4.0%
Rapides	\$105,511	18.3%	\$467,160	22.3%	\$2,169	49.0%	\$26,825	-1.3%	\$0	25.0%	20.7%
Red River	\$13,852	11.2%	\$14,715	-2.6%	\$0	0.0%	\$3,787	-1.5%	\$0	25.0%	3.4%
Richland	\$16,523	28.7%	\$62,402	4.5%	\$0	53.7%	\$2,213	-1.3%	\$0	25.8%	9.3%
Sabine	-\$404	15.0%	\$44,373	4.9%	\$0	1.4%	\$36,303	-1.3%	\$0	25.0%	2.1%
Saint Bernard	\$1,726,761	6.0%	\$1,725,722	3.5%	\$32,216	-0.5%	\$189,434	23.0%	\$782,509	3.8%	5.3%
Saint Charles	\$675,035	12.0%	\$473,680	3.6%	\$2,766	0.3%	\$73,002	10.9%	\$753,102	2.1%	6.2%
Saint Helena	\$6,259	4.4%	\$20,171	0.0%	\$383	0.0%	\$1,749	4.6%	\$1,437	6.5%	1.5%
Saint James	\$158,196	6.9%	\$205,798	-0.1%	\$1,017	0.0%	\$54,708	10.9%	\$75,058	0.0%	3.4%
Saint John	\$934,468	-0.6%	\$478,984	4.5%	\$2,438	8.4%	\$40,602	10.9%	\$380,021	2.2%	1.6%
Saint Landry	\$150,939	12.8%	\$388,766	0.7%	\$1,226	0.9%	\$51,045	4.6%	\$5,406	6.9%	4.1%
Saint Martin	\$194,583	-2.1%	\$490,710	-4.6%	\$1,568	0.0%	\$186,145	21.1%	\$274,042	6.5%	2.7%
Saint Mary	\$1,142,298	2.0%	\$1,404,284	-3.9%	\$6,088	5.1%	\$147,185	8.9%	\$1,422,146	-10.0%	-3.9%
Saint Tammany	\$2,049,641	3.6%	\$2,386,165	-2.8%	\$26,495	4.3%	\$178,124	3.9%	\$2,942,238	23.7%	9.4%
Tangipahoa	\$85,365	3.4%	\$319,584	1.0%	\$1,317	0.4%	\$27,881	4.2%	\$48,421	6.7%	2.2%
Tensas	\$8,655	11.3%	\$41,214	-27.9%	\$0	49.0%	-\$196	4.6%	\$31	27.3%	-21.1%
Terrebonne	\$4,798,988	7.0%	\$2,425,417	8.2%	\$27,260	-1.9%	\$642,574	10.9%	\$2,859,588	6.2%	7.2%
Union	\$10,093	28.7%	\$33,749	4.5%	\$0	55.1%	\$2,508	-1.5%	\$111	26.2%	9.5%
Vermilion	\$570,267	-16.7%	\$1,299,519	17.1%	\$5,816	1.2%	\$655,773	8.5%	\$1,602,077	0.2%	4.5%
Vernon	\$8,020	20.3%	\$50,609	23.1%	\$0	20.9%	\$14,644	-1.3%	\$0	27.3%	17.9%
Washington	\$173,623	10.7%	\$260,935	-22.1%	\$467	0.0%	\$23,940	11.7%	\$3,463	6.7%	-7.8%
Webster	\$38,409	28.7%	\$41,912	-27.7%	\$0	27.4%	\$6,937	-1.5%	\$0	25.0%	-0.8%
West Baton Rouge	\$26,865	14.5%	\$62,246	0.5%	\$623	13.5%	\$11,167	4.2%	\$19,468	6.7%	5.0%
West Carroll	\$5,518	28.9%	\$15,437	-5.2%	\$0	9.0%	\$0	-1.5%	\$0	25.0%	3.8%
West Feliciana	\$7,211	2.5%	\$26,238	1.3%	\$0	11.2%	\$2,991	4.3%	\$1,314	6.5%	2.0%
Winn	\$5,235	16.6%	\$45,720	-2.2%	\$0	7.5%	\$2,353	-1.3%	\$0	27.3%	-0.3%
Total	\$62,540,369	2.2%	\$61,536,526	7.2%	\$446,669	22.0%	\$5,369,395	10.2%	\$30,162,027	5.5%	5.1%
<u>Coastal Plan</u>											
Cameron	\$48,986	15.3%	\$221,832	17.1%	\$0	14.0%	\$226,532	25.6%	\$71,117	39.6%	23.2%
Iberia	\$0	12.4%	\$0	1.9%	\$0	91.0%	\$0	27.6%	\$0	20.7%	0.0%
Jefferson	\$476,655	36.4%	\$3,168,768	48.6%	\$2,398	18.3%	\$355,269	51.0%	\$178,575	33.8%	46.8%
Lafourche	\$1,270,149	13.4%	\$1,729,365	34.6%	\$4,680	118.4%	\$477,548	24.8%	\$1,392,010	16.2%	22.9%
Orleans	\$45,827	33.9%	\$261,097	9.8%	\$0	45.8%	\$0	36.4%	\$19,341	51.5%	15.6%
Plaquemines	\$200,946	20.7%	\$635,973	30.0%	\$8,322	-15.1%	\$683,310	33.8%	\$134,684	10.6%	28.7%
Saint Bernard	\$21,082	25.1%	\$244,372	26.1%	\$1,198	2.4%	\$38,875	22.7%	\$52,704	49.0%	29.0%
Saint Mary	\$20,466	0.4%	\$378,471	11.4%	\$0	-14.8%	\$14,952	-0.7%	\$11,844	42.6%	11.3%

LCPIC 2013 Personal Lines Rate Changes With 1 In 100 Year Reinsurance Costs

Parish	HO-3		Dwelling Fire		Renters		Mobile Homes		Wind Only		Total
	2011 Written Premium	Rate Change	2011 Written Premium	Rate Change	2011 Written Premium	Rate Change	2011 Written Premium	Rate Change	2011 Written Premium	Rate Change	Rate Change
<u>FAIR Plan</u>											
Terrebonne	\$837,914	12.4%	\$2,188,215	32.3%	\$6,036	129.7%	\$483,033	26.8%	\$643,211	23.3%	26.4%
Vermilion	\$0	12.1%	\$89,024	17.4%	\$0	86.3%	\$33,667	22.6%	\$43,117	51.4%	27.3%
Total	\$2,922,025	17.7%	\$8,917,117	36.2%	\$22,634	55.6%	\$2,313,186	31.8%	\$2,546,603	21.3%	30.1%
TOTAL (FAIR + Coastal)	\$65,462,394	2.9%	\$70,453,643	10.9%	\$469,303	23.6%	\$7,682,581	16.7%	\$32,708,630	6.7%	7.4%

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

MOBILE HOMES - FIRE - DWG-1

**COVERAGE A - DWELLING
COVERAGE C - PERSONAL PROPERTY**

KEY PREMIUMS

Territories 010		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	266	79
2 - 7	272	86
8	326	103
9	452	141
10	586	180

Territory 020	
Cov. A	Cov. C
Bldg.	Conts.
311	93
319	101
382	121
531	168
683	212

Territory 030	
Cov. A	Cov. C
Bldg.	Conts.
367	117
378	123
452	145
629	199
812	255

Territories 040		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	331	101
2 - 7	338	108
8	405	130
9	562	176
10	726	228

Territories 050	
Cov. A	Cov. C
Bldg.	Conts.
339	103
346	110
414	133
576	182
742	231

Territories 060	
Cov. A	Cov. C
Bldg.	Conts.
311	94
320	101
383	121
533	167
687	214

Territories 070		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	344	103
2 - 7	353	111
8	424	135
9	587	185
10	756	232

Territories 080	
Cov. A	Cov. C
Bldg.	Conts.
311	93
317	99
379	121
528	164
678	209

Territory 090, 091	
Cov. A	Cov. C
Bldg.	Conts.
311	93
317	99
379	121
528	164
678	209

Territory 100		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	218	66
2 - 7	224	71
8	267	85
9	372	117
10	478	148

Territories 110	
Cov. A	Cov. C
Bldg.	Conts.
283	84
290	92
347	111
483	150
621	191

Territory 120	
Cov. A	Cov. C
Bldg.	Conts.
435	131
444	141
533	171
739	235
954	297

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
14,000	0.782	2.04
15,000	0.818	2.17
16,000	0.855	2.30
17,000	0.891	2.43
18,000	0.927	2.56
19,000	0.964	2.69
20,000	1.000	2.82
21,000	1.016	2.95
22,000	1.033	3.08
23,000	1.049	3.21
24,000	1.065	3.34
25,000	1.082	3.47
26,000	1.098	3.60
27,000	1.114	3.73
28,000	1.131	3.86
29,000	1.147	3.99
30,000	1.163	4.12
31,000	1.180	4.25
32,000	1.196	4.38
33,000	1.212	4.51
34,000	1.229	4.64
35,000	1.245	4.77
36,000	1.261	4.90
37,000	1.278	5.03
38,000	1.294	5.16
39,000	1.310	5.29
40,000	1.327	5.42
41,000	1.343	5.55
42,000	1.359	5.68
43,000	1.376	5.81
44,000	1.392	5.94
45,000	1.408	6.07
46,000	1.425	6.20
47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

Non-Owner-Occupied: Multiply Key Premium by 1.20
 Rules for all other available dwelling coverages shall be in accordance with the Louisiana Dwelling Manual.

FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

MOBILE HOMES - FIRE - DWG-1

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

KEY PREMIUMS

Territories 130		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	339	102
2 - 7	346	111
8	415	134
9	579	183
10	744	231

Territory 140	
Cov. A	Cov. C
Bldg.	Conts.
344	104
352	111
423	135
589	186
757	237

Territory 150	
Cov. A	Cov. C
Bldg.	Conts.
339	102
346	111
415	134
579	183
744	231

Territory 160		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	345	103
2 - 7	353	111
8	425	134
9	589	186
10	758	235

Territory 170, 171	
Cov. A	Cov. C
Bldg.	Conts.
330	99
337	106
405	128
562	177
723	224

Territory 180	
Cov. A	Cov. C
Bldg.	Conts.
337	102
345	111
413	133
576	182
740	231

Territory 190		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	315	93
2 - 7	321	100
8	387	121
9	536	166
10	687	212

Territory 200	
Cov. A	Cov. C
Bldg.	Conts.
313	95
318	102
383	124
532	168
684	214

Territories 210	
Cov. A	Cov. C
Bldg.	Conts.
284	86
290	92
347	112
484	153
623	194

Territories 220		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	283	84
2 - 7	290	92
8	349	111
9	484	151
10	622	192

Territory 230	
Cov. A	Cov. C
Bldg.	Conts.
322	98
330	105
395	127
550	175
710	221

Territory 240	
Cov. A	Cov. C
Bldg.	Conts.
374	118
383	121
461	145
639	199
818	254

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
14,000	0.782	2.04
15,000	0.818	2.17
16,000	0.855	2.30
17,000	0.891	2.43
18,000	0.927	2.56
19,000	0.964	2.69
20,000	1.000	2.82
21,000	1.016	2.95
22,000	1.033	3.08
23,000	1.049	3.21
24,000	1.065	3.34
25,000	1.082	3.47
26,000	1.098	3.60
27,000	1.114	3.73
28,000	1.131	3.86
29,000	1.147	3.99
30,000	1.163	4.12
31,000	1.180	4.25
32,000	1.196	4.38
33,000	1.212	4.51
34,000	1.229	4.64
35,000	1.245	4.77
36,000	1.261	4.90
37,000	1.278	5.03
38,000	1.294	5.16
39,000	1.310	5.29
40,000	1.327	5.42
41,000	1.343	5.55
42,000	1.359	5.68
43,000	1.376	5.81
44,000	1.392	5.94
45,000	1.408	6.07
46,000	1.425	6.20
47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

Non-Owner-Occupied: Multiply Key Premium by 1.20
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FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

MOBILE HOMES - FIRE - DWG-1

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

KEY PREMIUMS

Territory 250		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	284	86
2 - 7	290	92
8	347	112
9	484	153
10	623	194

Territory 260	
Cov. A	Cov. C
Bldg.	Conts.
384	117
394	125
472	150
655	207
842	262

Territor 270	
Cov. A	Cov. C
Bldg.	Conts.
222	65
227	71
272	86
377	118
488	150

Territory 280		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	213	64
2 - 7	218	70
8	261	83
9	362	114
10	465	145

Territory 290	
Cov. A	Cov. C
Bldg.	Conts.
388	116
397	125
475	151
661	207
852	263

Territory 300	
Cov. A	Cov. C
Bldg.	Conts.
284	85
291	92
349	110
484	152
622	193

Territor 310		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	283	84
2 - 7	290	92
8	347	111
9	483	150
10	621	191

Territories 320	
Cov. A	Cov. C
Bldg.	Conts.
316	95
323	100
388	122
538	168
691	214

Territory 330	
Cov. A	Cov. C
Bldg.	Conts.
339	103
346	110
414	133
576	182
742	231

Territory 340		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	283	86
2 - 7	289	93
8	345	112
9	483	154
10	621	194

Territory 350	
Cov. A	Cov. C
Bldg.	Conts.
284	86
290	92
347	112
484	153
623	194

Territories 360, 361	
Cov. A	Cov. C
Bldg.	Conts.
331	99
340	108
410	131
566	177
728	224

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
14,000	0.782	2.04
15,000	0.818	2.17
16,000	0.855	2.30
17,000	0.891	2.43
18,000	0.927	2.56
19,000	0.964	2.69
20,000	1.000	2.82
21,000	1.016	2.95
22,000	1.033	3.08
23,000	1.049	3.21
24,000	1.065	3.34
25,000	1.082	3.47
26,000	1.098	3.60
27,000	1.114	3.73
28,000	1.131	3.86
29,000	1.147	3.99
30,000	1.163	4.12
31,000	1.180	4.25
32,000	1.196	4.38
33,000	1.212	4.51
34,000	1.229	4.64
35,000	1.245	4.77
36,000	1.261	4.90
37,000	1.278	5.03
38,000	1.294	5.16
39,000	1.310	5.29
40,000	1.327	5.42
41,000	1.343	5.55
42,000	1.359	5.68
43,000	1.376	5.81
44,000	1.392	5.94
45,000	1.408	6.07
46,000	1.425	6.20
47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

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FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

MOBILE HOMES - FIRE - DWG-1

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

KEY PREMIUMS

Territory 370		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	284	86
2 - 7	290	92
8	347	112
9	484	153
10	623	194

Territories 380	
Cov. A	Cov. C
Bldg.	Conts.
484	146
494	157
595	189
825	259
1060	329

Territory 390	
Cov. A	Cov. C
Bldg.	Conts.
315	94
323	100
386	122
535	168
690	215

Territory 400		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	283	84
2 - 7	290	92
8	349	111
9	484	151
10	622	192

Territory 410	
Cov. A	Cov. C
Bldg.	Conts.
344	103
353	111
424	135
587	185
756	232

Territory 420	
Cov. A	Cov. C
Bldg.	Conts.
283	84
290	92
349	111
484	151
622	192

Territory 430		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	283	84
2 - 7	290	92
8	349	111
9	484	151
10	622	192

Territory 440	
Cov. A	Cov. C
Bldg.	Conts.
484	148
496	157
595	189
823	259
1062	331

Territory 450	
Cov. A	Cov. C
Bldg.	Conts.
425	129
434	138
521	165
723	228
933	291

Territory 460		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	315	94
2 - 7	323	100
8	386	122
9	535	168
10	690	215

Territory 470	
Cov. A	Cov. C
Bldg.	Conts.
384	115
391	123
470	151
651	205
837	262

Territory 480	
Cov. A	Cov. C
Bldg.	Conts.
425	129
434	138
521	165
723	228
933	291

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
14,000	0.782	2.04
15,000	0.818	2.17
16,000	0.855	2.30
17,000	0.891	2.43
18,000	0.927	2.56
19,000	0.964	2.69
20,000	1.000	2.82
21,000	1.016	2.95
22,000	1.033	3.08
23,000	1.049	3.21
24,000	1.065	3.34
25,000	1.082	3.47
26,000	1.098	3.60
27,000	1.114	3.73
28,000	1.131	3.86
29,000	1.147	3.99
30,000	1.163	4.12
31,000	1.180	4.25
32,000	1.196	4.38
33,000	1.212	4.51
34,000	1.229	4.64
35,000	1.245	4.77
36,000	1.261	4.90
37,000	1.278	5.03
38,000	1.294	5.16
39,000	1.310	5.29
40,000	1.327	5.42
41,000	1.343	5.55
42,000	1.359	5.68
43,000	1.376	5.81
44,000	1.392	5.94
45,000	1.408	6.07
46,000	1.425	6.20
47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
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FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

MOBILE HOMES - FIRE - DWG-1

**COVERAGE A - DWELLING
COVERAGE C - PERSONAL PROPERTY**

KEY PREMIUMS

Territory 490		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	315	93
2 - 7	323	100
8	387	123
9	535	167
10	690	212

Territory 500	
Cov. A	Cov. C
Bldg.	Conts.
269	82
273	87
328	105
455	142
587	183

Territory 510	
Cov. A	Cov. C
Bldg.	Conts.
326	98
332	106
399	129
553	173
711	222

Territory 520		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	168	50
2 - 7	174	55
8	207	64
9	290	90
10	371	114

Territory 530	
Cov. A	Cov. C
Bldg.	Conts.
312	94
322	101
385	122
534	167
688	212

Territory 540	
Cov. A	Cov. C
Bldg.	Conts.
339	103
346	110
414	133
576	182
742	231

Territory 550		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	411	125
2 - 7	420	133
8	502	160
9	697	220
10	897	278

Territory 560	
Cov. A	Cov. C
Bldg.	Conts.
283	86
289	93
345	112
483	154
621	194

Territory 570	
Cov. A	Cov. C
Bldg.	Conts.
322	100
333	104
398	126
551	175
711	222

Territory 580		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	283	84
2 - 7	290	92
8	349	111
9	484	151
10	622	192

Territory 590	
Cov. A	Cov. C
Bldg.	Conts.
372	111
381	118
457	144
634	199
815	252

Territory 600	
Cov. A	Cov. C
Bldg.	Conts.
344	103
353	111
424	135
587	185
756	232

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
14,000	0.782	2.04
15,000	0.818	2.17
16,000	0.855	2.30
17,000	0.891	2.43
18,000	0.927	2.56
19,000	0.964	2.69
20,000	1.000	2.82
21,000	1.016	2.95
22,000	1.033	3.08
23,000	1.049	3.21
24,000	1.065	3.34
25,000	1.082	3.47
26,000	1.098	3.60
27,000	1.114	3.73
28,000	1.131	3.86
29,000	1.147	3.99
30,000	1.163	4.12
31,000	1.180	4.25
32,000	1.196	4.38
33,000	1.212	4.51
34,000	1.229	4.64
35,000	1.245	4.77
36,000	1.261	4.90
37,000	1.278	5.03
38,000	1.294	5.16
39,000	1.310	5.29
40,000	1.327	5.42
41,000	1.343	5.55
42,000	1.359	5.68
43,000	1.376	5.81
44,000	1.392	5.94
45,000	1.408	6.07
46,000	1.425	6.20
47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
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FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

MOBILE HOMES - FIRE - DWG-1

**COVERAGE A - DWELLING
COVERAGE C - PERSONAL PROPERTY**

KEY PREMIUMS

Territory 610		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	314	94
2 - 7	321	101
8	384	123
9	532	170
10	687	217

Territory 620	
Cov. A	Cov. C
Bldg.	Conts.
283	86
289	93
345	112
483	154
621	194

Territory 630	
Cov. A	Cov. C
Bldg.	Conts.
316	99
323	101
391	122
540	168
693	212

Territory 640		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	283	84
2 - 7	290	92
8	349	111
9	484	151
10	622	192

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
14,000	0.782	2.04
15,000	0.818	2.17
16,000	0.855	2.30
17,000	0.891	2.43
18,000	0.927	2.56
19,000	0.964	2.69
20,000	1.000	2.82
21,000	1.016	2.95
22,000	1.033	3.08
23,000	1.049	3.21
24,000	1.065	3.34
25,000	1.082	3.47
26,000	1.098	3.60
27,000	1.114	3.73
28,000	1.131	3.86
29,000	1.147	3.99
30,000	1.163	4.12
31,000	1.180	4.25
32,000	1.196	4.38
33,000	1.212	4.51
34,000	1.229	4.64
35,000	1.245	4.77
36,000	1.261	4.90
37,000	1.278	5.03
38,000	1.294	5.16
39,000	1.310	5.29
40,000	1.327	5.42
41,000	1.343	5.55
42,000	1.359	5.68
43,000	1.376	5.81
44,000	1.392	5.94
45,000	1.408	6.07
46,000	1.425	6.20
47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
Each Additional \$1,000	0.016	0.13

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COASTAL PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

MOBILE HOMES - FIRE - DWG-1

**COVERAGE A - DWELLING
COVERAGE C - PERSONAL PROPERTY**

KEY PREMIUMS

Territories 900		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	256	78
2	261	83
3	261	83
4	261	83
5	261	83
6	261	83
7	261	83
8	314	99
9	435	138
10	560	175

Territories 910	
Cov. A	Cov. C
Bldg.	Conts.
362	110
368	117
368	117
368	117
368	117
368	117
368	117
444	142
613	195
791	248

Territory 920	
Cov. A	Cov. C
Bldg.	Conts.
672	205
686	219
686	219
686	219
686	219
686	219
686	219
825	264
1142	365
1472	461

Territories 930		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	296	91
2	303	97
3	303	97
4	303	97
5	303	97
6	303	97
7	303	97
8	363	116
9	503	161
10	649	203

Territories 940	
Cov. A	Cov. C
Bldg.	Conts.
228	72
234	75
234	75
234	75
234	75
234	75
234	75
280	90
388	126
505	157

Territory 950	
Cov. A	Cov. C
Bldg.	Conts.
419	127
427	134
427	134
427	134
427	134
427	134
427	134
512	163
715	225
917	284

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
7,000	0.528	1.13
8,000	0.564	1.26
9,000	0.600	1.390
10,000	0.637	1.52
11,000	0.673	1.65
12,000	0.709	1.78
13,000	0.746	1.91
14,000	0.782	2.04
15,000	0.818	2.17
16,000	0.855	2.30
17,000	0.891	2.43
18,000	0.927	2.56
19,000	0.964	2.69
20,000	1.000	2.82
21,000	1.016	2.95
22,000	1.033	3.08
23,000	1.049	3.21
24,000	1.065	3.34
25,000	1.082	3.47
26,000	1.098	3.60
27,000	1.114	3.73
28,000	1.131	3.86
29,000	1.147	3.99
30,000	1.163	4.12
31,000	1.180	4.25
32,000	1.196	4.38
33,000	1.212	4.51
34,000	1.229	4.64
35,000	1.245	4.77
36,000	1.261	4.90
37,000	1.278	5.03
38,000	1.294	5.16
39,000	1.310	5.29
40,000	1.327	5.42
41,000	1.343	5.55
42,000	1.359	5.68
43,000	1.376	5.81
44,000	1.392	5.94
45,000	1.408	6.07
46,000	1.425	6.20
47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
50,000	1.490	6.72
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COASTAL PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

MOBILE HOMES - FIRE - DWG-1

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

KEY PREMIUMS

Territories 960		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	294	90
2	299	93
3	299	93
4	299	93
5	299	93
6	299	93
7	299	93
8	360	115
9	498	157
10	640	198

Territories 970	
Cov. A	Cov. C
Bldg.	Conts.
294	89
301	96
301	96
301	96
301	96
301	96
301	96
361	115
500	160
644	203

Territory 980	
Cov. A	Cov. C
Bldg.	Conts.
297	93
305	99
305	99
305	99
305	99
305	99
305	99
367	118
507	164
656	207

Territories 990		
Prot.	Cov. A	Cov. C
Class	Bldg.	Conts.
1	290	90
2	297	96
3	297	96
4	297	96
5	297	96
6	297	96
7	297	96
8	357	115
9	494	157
10	638	200

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Conts.
\$ 1,000	0.310	0.35
2,000	0.346	0.48
3,000	0.382	0.61
4,000	0.419	0.74
5,000	0.455	0.87
6,000	0.491	1.00
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8,000	0.564	1.26
9,000	0.600	1.390
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16,000	0.855	2.30
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18,000	0.927	2.56
19,000	0.964	2.69
20,000	1.000	2.82
21,000	1.016	2.95
22,000	1.033	3.08
23,000	1.049	3.21
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32,000	1.196	4.38
33,000	1.212	4.51
34,000	1.229	4.64
35,000	1.245	4.77
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42,000	1.359	5.68
43,000	1.376	5.81
44,000	1.392	5.94
45,000	1.408	6.07
46,000	1.425	6.20
47,000	1.441	6.33
48,000	1.457	6.46
49,000	1.474	6.59
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FAIR PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

MOBILE HOMES - EC - DWG-1

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

KEY PREMIUMS

TERRITORY	Coverage A	Coverage C
010	565	135
020	250	55
030	301	65
040	697	167
050	226	42
060	252	54
070	102	25
080	146	35
090, 091	146	35
100	401	100
110	189	35
120	913	220
130	226	41
140	103	25
150	226	41
160	102	25
170, 171	232	50
180	227	41
190	250	55
200	250	54
210	190	35
220	189	35
230	681	163
240	297	65
250	190	35
260	684	164
270	470	113
280	388	96
290	685	162
300	189	34
310	189	35
320	250	54
330	226	42
340	189	34
350	190	35
360, 361	746	180
370	190	35

KEY FACTORS		
Limit of Liability**	Cov. A Bldg.	Cov. C Confs.
\$ 1,000	0.566	0.17
2,000	0.588	0.33
3,000	0.611	0.50
4,000	0.634	0.67
5,000	0.657	0.83
6,000	0.680	1.00
7,000	0.703	1.17
8,000	0.726	1.34
9,000	0.749	1.50
10,000	0.771	1.67
11,000	0.794	1.84
12,000	0.817	2.00
13,000	0.840	2.17
14,000	0.862	2.33
15,000	0.885	2.50
16,000	0.908	2.67
17,000	0.931	2.84
18,000	0.953	3.00
19,000	0.976	3.17
20,000	1.000	3.34
21,000	1.023	3.51
22,000	1.046	3.67
23,000	1.068	3.84
24,000	1.091	4.00
25,000	1.114	4.17
26,000	1.137	4.34
27,000	1.159	4.51
28,000	1.182	4.68
29,000	1.205	4.85
30,000	1.228	5.02
31,000	1.250	5.19
32,000	1.273	5.36
33,000	1.296	5.53
34,000	1.320	5.70
35,000	1.342	5.87
36,000	1.365	6.04
37,000	1.388	6.21
38,000	1.411	6.38
39,000	1.433	6.55
40,000	1.456	6.72
41,000	1.479	6.89
42,000	1.502	7.06
43,000	1.524	7.23
44,000	1.547	7.40
45,000	1.570	7.57
46,000	1.593	7.74
47,000	1.615	7.91
48,000	1.639	8.08
49,000	1.662	8.25
50,000	1.685	8.42
Each Additional \$1,000	0.023	0.17

Rules for all other available dwelling coverage:
shall be in accordance with the Louisiana Dwelling Manual

COASTAL PLAN

KEY PREMIUM/KEY FACTOR DISPLAY

MOBILE HOMES - EC - DWG-1

COVERAGE A - DWELLING

COVERAGE C - PERSONAL PROPERTY

KEY PREMIUMS

TERRITORY	Coverage A	Coverage C
900	1009	197
910	1425	278
920	2662	521
930	1171	228
940	913	179
950	1651	321
960	1155	226
970	1166	227
980	1191	232
990	1152	226

KEY FACTORS		
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2,000	0.588	0.33
3,000	0.611	0.50
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